

15-14897

Certificate Number: 02645-NJ-CC-025302922



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CERTIFICATE OF COUNSELING

I CERTIFY that on April 3, 2015, at 11:52 o'clock AM EDT, Gianna S Sweet received from 123 Credit Counselors, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

JAMES J. WALDRON

15 APR 10 PM 12:00

U.S. BANKRUPTCY COURT

Date: April 3, 2015

By: /s/Cary Hernandez

Name: Cary Hernandez

Title: Certified Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).